

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA
SOUTH BEND DIVISION**

In re: PEREZ, SAMUEL

§ Case No. 11-34076

§

§

Debtor(s)

§

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on October 25, 2011. The undersigned trustee was appointed on October 25, 2011.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 5,628.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>80.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>3,209.47</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>2,338.53</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 03/22/2012 and the deadline for filing governmental claims was 04/23/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$604.63. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$604.63, for a total compensation of \$604.63². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$10.08, for total expenses of \$10.08.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/11/2013 By: /s/GARY D. BOYN

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 11-34076
Case Name: PEREZ, SAMUEL

Trustee: (340170) GARY D. BOYN
Filed (f) or Converted (c): 10/25/11 (f)
§341(a) Meeting Date: 11/30/11
Claims Bar Date: 03/22/12

Period Ending: 11/11/13

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1621 WILLIAM HENRY LANE GOSHEN, IN 46526 2004 3	62,500.00	0.00		0.00	FA
2 FIRST STATE BANK CHECKINGS ACCOUNT	350.00	0.00		0.00	FA
3 LIVING ROOM SET, DINING ROOM SET, TV, FURNITURE,	2,000.00	0.00		0.00	FA
4 BOOKS, CDS, PICTURES	100.00	0.00		0.00	FA
5 NECESSARY WEARING APPAREL	100.00	0.00		0.00	FA
6 FURS AND JEWELRY	1,200.00	0.00		0.00	FA
7 TERM LIFE INSURANCE THROUGH WORK	0.00	0.00		0.00	FA
8 1999 FORD F150 TRUCK WITH 200000 MILES	1,900.00	0.00		0.00	FA
9 2001 DODGE CARAVAN WITH 1450000 MILES	2,500.00	0.00		0.00	FA
10 19997 CHEVROLET ASTRO WITH 180000 MILES	900.00	0.00		0.00	FA
11 1997 FORD EXPLORER WITH 205000 MILES	1,100.00	450.00		0.00	FA
12 1996 FORD EXPLORER WITH 195000 MILES	500.00	500.00		0.00	FA
13 2000 CHEVROLET VENTURE WITH 178000 MILES	1,000.00	1,000.00		0.00	FA
14 '11 TAX REFUNDS (u)	0.00	4,400.00		5,628.00	FA
14 Assets Totals (Excluding unknown values)	\$74,150.00	\$6,350.00		\$5,628.00	\$0.00

Major Activities Affecting Case Closing:

ldtfc: 3/22/12. Requesting copy of '11 returns.

Based on '10 returns, have not rec'd any info. from debtor re: '11 returns. Tax Intercept drafted 1/7/13; mailed 1/8/13.

Filed app to hire GDBA 3/5/13. Received debtor's refund 3/4/13, via intercept, do not have copy of '11 returns yet, sent ltr. to debtor 3/5/13 requesting copy yet again.

Order approving hiring GDBA 3/7/13. '11 tax return copies received 4/2/13.

Ttee Comp. filed 10/22/13. Trustee Comp. approved 10/24/13. Prepare TFR.

Initial Projected Date Of Final Report (TFR): December 31, 2012

Current Projected Date Of Final Report (TFR): December 31, 2013

Form 2

Cash Receipts And Disbursements Record

Case Number: 11-34076
Case Name: PEREZ, SAMUEL

Trustee: GARY D. BOYN (340170)
Bank Name: Rabobank, N.A.
Account: *****3166 - Checking Account
Blanket Bond: \$114,123,713.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***5243

Period Ending: 11/11/13

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/04/13	{14}	U.S. Treasury	'12 tax refunds owing on '11 refund turnover amount	1224-000	5,628.00		5,628.00
03/28/13	101	Samuel Perez	Debtor's portion of '11 refunds, intercepted in '12	8500-002		3,209.47	2,418.53
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,408.53
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,398.53
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,388.53
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,378.53
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,368.53
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,358.53
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,348.53
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,338.53

ACCOUNT TOTALS	5,628.00	3,289.47	\$2,338.53
Less: Bank Transfers	0.00	0.00	
Subtotal	5,628.00	3,289.47	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$5,628.00	\$3,289.47	

Net Receipts :	5,628.00
Less Other Noncompensable Items :	3,209.47
Net Estate :	\$2,418.53

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****3166	5,628.00	3,289.47	2,338.53
	\$5,628.00	\$3,289.47	\$2,338.53

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Claims Distribution Register

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Case: 11-34076 PEREZ, SAMUEL

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Admin Ch. 7 Claims:								
GDBT	10/25/11	200	Gary D. Boyn, Trustee <2100-00 Trustee Compensation> allow p.o. 10/24/13.	604.63	604.63	0.00	604.63	604.63
GDBT	10/25/11	200	Gary D. Boyn, Trustee <2200-00 Trustee Expenses> allow p.o. 10/24/13.	10.08	10.08	0.00	10.08	10.08
Total for Priority 200: 100% Paid				\$614.71	\$614.71	\$0.00	\$614.71	\$614.71
Total for Admin Ch. 7 Claims:				\$614.71	\$614.71	\$0.00	\$614.71	\$614.71

Unsecured Claims:

1	12/22/11	610	Carmel Financial Corp 101 E Carmel Dr Ste 200 Carmel, IN 46032 <7100-00 General Unsecured § 726(a)(2)>	7,666.99	7,666.99	0.00	7,666.99	990.23
2	12/24/11	610	Atlas Acquisitions LLC 294 Union St. Hackensack, NJ 07601 <7100-00 General Unsecured § 726(a)(2)>	2,383.39	0.00	0.00	0.00	0.00
2 -2	12/24/11	610	Atlas Acquisitions LLC 294 Union St. Hackensack, NJ 07601 <7100-00 General Unsecured § 726(a)(2)>	2,383.39	2,383.39	0.00	2,383.39	307.83
3	12/24/11	610	Atlas Acquisitions LLC 294 Union St. Hackensack, NJ 07601 <7100-00 General Unsecured § 726(a)(2)>	395.68	0.00	0.00	0.00	0.00
3 -2	12/24/11	610	Atlas Acquisitions LLC 294 Union St. Hackensack, NJ 07601 <7100-00 General Unsecured § 726(a)(2)>	395.68	395.68	0.00	395.68	51.10
4	01/10/12	610	Midland Funding LLC By Authorized Agent Recoser, LLC 25 SE 2nd Ave., Suite 1120 Miami, FL 33131 <7100-00 General Unsecured § 726(a)(2)>	587.65	587.65	0.00	587.65	75.90
5	01/10/12	610	Midland Credit Management, Inc. 8875 Aero Drive, Suite 200 San Diego, CA 92123 <7100-00 General Unsecured § 726(a)(2)>	2,313.23	2,313.23	0.00	2,313.23	298.76
Total for Priority 610: 12.91547% Paid				\$16,126.01	\$13,346.94	\$0.00	\$13,346.94	\$1,723.82

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Claims Distribution Register

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Case: 11-34076 PEREZ, SAMUEL

Claim #	Date	Pri	Claimant / Proof / <Category> / Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
6	07/13/12	620	United Consumer Financial Services Bass & Associates, P.C. 3936 E. Ft. Lowell Road, Suite #200 Tucson, AZ 85712 <7200-00 Tardy General Unsecured § 726(a)(3)>	868.23	868.23	0.00	868.23	0.00
Priority 620: 0% Paid								
DEBTOR	10/25/11	900	Samuel Perez 515 Dewey Ave. Goshen, IN 46526 <8500-00 Funds Paid to Third Parties> Debtor's portion of '11 refunds, intercepted in '12	3,209.47	3,209.47	3,209.47	0.00	0.00
Priority 900: 100% Paid								
Total for Unsecured Claims:				\$20,203.71	\$17,424.64	\$3,209.47	\$14,215.17	\$1,723.82
Total for Case :				\$20,818.42	\$18,039.35	\$3,209.47	\$14,829.88	\$2,338.53

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-34076

Case Name: PEREZ, SAMUEL

Trustee Name: GARY D. BOYN

Balance on hand: \$ 2,338.53

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 2,338.53

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Gary D. Boyn, Trustee	604.63	0.00	604.63
Trustee, Expenses - Gary D. Boyn, Trustee	10.08	0.00	10.08

Total to be paid for chapter 7 administration expenses: \$ 614.71Remaining balance: \$ 1,723.82

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 1,723.82

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00Remaining balance: \$ 1,723.82

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 13,346.94 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 12.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Carmel Financial Corp	7,666.99	0.00	990.23
2 -2	Atlas Acquisitions LLC	2,383.39	0.00	307.83
3 -2	Atlas Acquisitions LLC	395.68	0.00	51.10
4	Midland Funding LLC	587.65	0.00	75.90
5	Midland Credit Management, Inc.	2,313.23	0.00	298.76

Total to be paid for timely general unsecured claims: \$ 1,723.82
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 868.23 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
6	United Consumer Financial Services	868.23	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00

